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# DRAGONTECH TOKEN WHITEPAPER

Revolutionizing CrossBorder Payments in Southeast Asia Through Blockchain Innovation

Official White Paper v1.0 — August 2025

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# INTRODUCTION

DragonTECH is a nextgeneration, blockchainpowered payments network that compresses crossborder settlement from days to seconds and lowers endtoend costs by up to 80% compared to legacy rails. The protocol blends publicchain speed with bankgrade compliance and audited smart contracts to serve enterprises and international workers across Southeast Asia.

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## VISION

Deliver instant, lowcost, and transparent value transfer across Asian corridors while maintaining regulatory excellence and user trust.

## MISSION

Bridge traditional finance and Web3 rails with compliant on/offramps, programmable settlement, and a communitygoverned token economy.

- **Settlement Finality:** ~3 seconds on BNB Chain PoSA.
- **Fee Efficiency:** sub1% realized costs; gas fees typically <$0.01.
- **Programmable Compliance:** embedded KYC/AML, sanctions screening, and audit trails
- **Utility Token ($DTT):** fee discounts, staking yields, and governance voting.
- **APIfirst Enterprise Stack:** dashboards, analytics, and bulk payment tooling

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# PROBLEM STATEMENT

Crossborder payments across SEA remain expensive, slow, and opaque. Workers routinely lose 3–8% of income to fees and FX slippage; businesses absorb treasury friction, reconciliation delays, and regulatory complexity.

1. **Excessive Costs:** 2–5% transfer fees plus 1–3% hidden FX spread.
2. **Delays:** 48–72 hour settlement windows; weekend/holiday blackouts.
3. **Fragmented Compliance:** countrybycountry KYC/AML rules and reporting.
4. **Low Transparency:** limited tracking, reconciliation friction, and error resolution.
5. **Access Barriers:** underbanked users face onboarding friction and limited hours.

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# SOLUTION OVERVIEW

DragonTECH implements a threelayer architecture:

1. **Base Infrastructure (BNB Chain PoSA):** high throughput (3,000+ TPS capacity), low fees, and ~3second finality.

2. **Protocol Intelligence:** audited smart contracts for settlement, liquidity management, rate optimization, and programmable compliance.

3. **Application Layer:** enterprise dashboards, mobile apps, and APIs for payments, reporting, and analytics

## Key User Benefits:

**Up to 80% cost reduction vs. legacy methods.**

**3second settlement with 24/7/365 availability.**

**Transparent FX with oraclefed pricing.**

**Regulatorygrade auditability and controls.**

**Bankgrade security and 99.99% uptime target.**

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# MARKET ANALYSIS

Southeast Asia's crossborder flows are expanding with mobile adoption, regional trade growth, and migrant workforce demand. DragonTECH targets two primary segments:

### Corporate Treasury

1,200+ Chinese and regional enterprises operating in SEA corridors; average monthly flow ≈ $500K per company

### International Workers

>100,000 remittance users; average monthly remittance ≈ $800; doubledigit annual growth expected.

Total Addressable Market (TAM) is projected to surpass **$100B** by 2028, with addressable subsegments in remittance, B2B payments, and embedded finance.

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# COMPETITIVE LANDSCAPE

## INCUMBENT OPTIONS SPLIT ACROSS THREE ARCHETYPES:

**Traditional Banks:** compliance maturity, but high fees and slow settlement windows.

**Fintech Payment Processors:** improved UX and APIs; crossborder capabilities vary; costs remain elevated.

**Public chain Networks:** fast and low cost; adoption and compliance integration are the common gaps.

## DRAGONTECH DIFFERENTIATORS:

**Enterprisegrade Tooling:** bulk payouts, analytics, and SLAs for operations teams.

**Compliancefirst Web3:** programmable KYC/AML and jurisdictional rules baked into onchain flows.

**Token Aligned Economics:** fee relief, staking security, and community governance

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# TECHNOLOGY ARCHITECTURE

## INFRASTRUCTURE LAYER (BNB CHAIN)

**Consensus:** Proof of Staked Authority (PoSA), ~3second blocks.

**Fees:** typically <$0.01 per transaction; predictable cost basis.

**Interoperability:** planned bridges to Ethereum/Polygon/Avalanche for liquidity access.

## PROTOCOL LAYER

**Settlement Contracts:** atomic transfers with rolebased controls and emergency pause.

**Liquidity Contracts:** AMMstyle pools and treasurymanaged reserves for corridor depth.

**Compliance Engine:** KYC/AML enforcement, sanctions checks, address risk scoring, and audit logs

**Oracle Integration:** verified price feeds for FX and token pairs (redundant oracles).

**Governance Contracts:** proposal, voting (with optional quadratic weighting), and timelocks

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## APPLICATION LAYER

**Enterprise Console:** approvals, bulk payouts, statements, and reconciliation exports.

**Mobile Apps (iOS/Android):** onboarding, transfers, staking, and selfcustody options.

**APIs (REST/GraphQL):** payments, webhooks, reporting, and sandbox for developers.

**Observability:** metrics, alerts, and anomaly detection for fraud/risk signals.

## SECURITY FRAMEWORK

**Audits:** independent smartcontract audits before major releases; ongoing pentests.

**Key Management:** multisig, HSM protection, and tiered access controls.

**Runtime Protections:** rate limiting, DDoS mitigation, and circuit breakers.

**Bounty:** continuous bug bounty with clear disclosure policy.

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# TOKEN ECONOMICS ($DTT)

## TOKEN OVERVIEW

### STANDARD

BEP20 on BNB Chain;
18 decimals.

### TOTAL SUPPLY

500,000,000 DTT
(fixed).

### UTILITIES

Fee discounts, staking rewards, governance, premium feature access

### INITIAL PRICE REFERENCE

**$0.10**
(FDV $50M at TGE).

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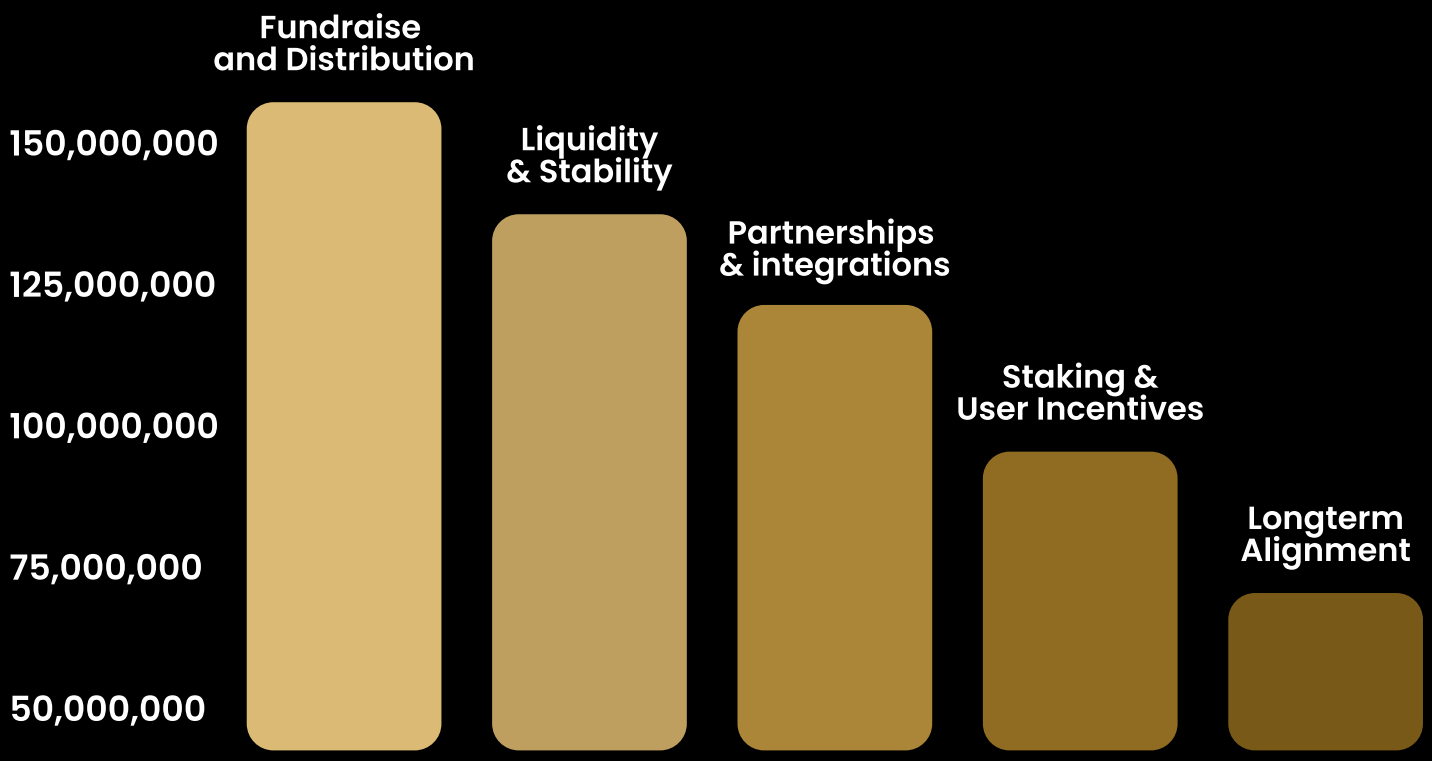
# DISTRIBUTION




**30%**
Presales

**25%**
Platform Reserve

**20%**
Ecosystem Development

**15%**
Community & Rewards

**10%**
Team & Advisors

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# UTILITY & ECONOMICS

**Fee Discounts (illustrative):** up to 50% reduction based on DTT holdings and/or monthly volume tiers.

**Staking:** baseline ~12% APY; higher tiers up to ~20% with lockup bonuses; yields adapt to market and governance decisions.

**Governance:** 1 DTT = 1 vote; proposal thresholds and timelocks to protect protocol changes; optional quadratic weighting.

**Burn Policy (optional):** periodic protocollevel buyback/burn tied to revenue; parameters governed by DAO

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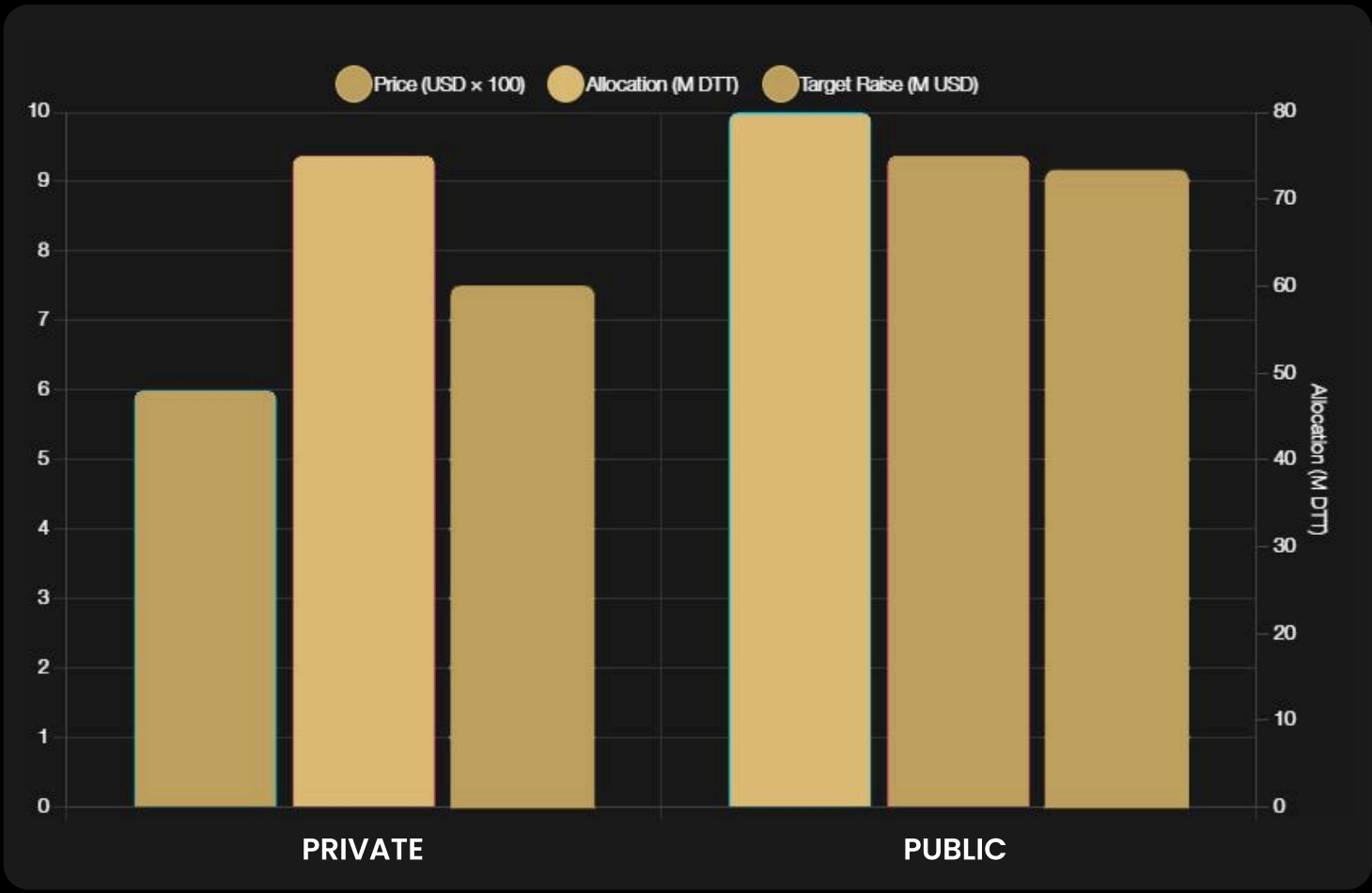
# PRESALES INFORMATION




## Private Phase

**Price**: $0.06

**Allocation:** 75M DTT

**Target:** $4.5M

**Min/Max:** $50 - $500k

## Public Phase

**Price**: $0.10

**Allocation:** 75M DTT

**Target:** $5.5M

**Min/Max:** $100 - $50k

**Caps:** Softcap $700k; Hardcap $10M. Accepted: USDT, USDC, BUSD, BNB, ETH. All participants complete KYC/AML; enhanced due diligence for larger tickets.

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# LINEAR VESTING MECHANISM

## PLATFORM RESERVE (25% - 125M DTT)

**Purpose:** Ecosystem liquidity and rewards

**Vesting:** 48 months

**Initial Unlock:** 10% at TGE (12.5M DTT)

**Lock Period:** 6 months

## ECOSYSTEM DEVELOPMENT (20% - 100M DTT)

**Purpose:** Strategic partnerships and integrations

**Vesting:** 60 months

**Initial Unlock:** 5% at TGE (5M DTT)

**Lock Period:** 3 months

## COMMUNITY & REWARDS (15% - 75M DTT)

**Purpose:** Staking rewards and user incentives

**Vesting:** 36 months

**Initial Unlock:** 5% (3.75M DTT)

Dynamic adjustment based on platform metrics

## TEAM & ADVISORS (10% - 50M DTT)

**Purpose:** Team incentivization

**Vesting:** 36 months

**Lock Period:** 12 months

Full lock during cliff period

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# BUSINESS MODEL & FINANCIALS

## REVENUE STREAMS:

**Transaction Fees:**
0.2–0.5% tiered by monthly volume and/or DTT holdings.

**Enterprise API Subscriptions:**
~$100–$5,000 per month by feature and SLA tier.

Whitelabel deployments and managed services for institutions.

Premium support, onboarding & consulting packages.

## ILLUSTRATIVE 5YEAR TARGETS (SUBJECT TO MARKET CONDITIONS):

**Year 1 (2025):**
~$2.5M revenue; $500M processed; 20k active users.

**Year 2 (2026):**
~$8M revenue; $1.6B processed; 50k active users.

**Year 3 (2027):**
~$20M revenue; $4B processed; 100k active users.

**Year 4 (2028):**
~$45M revenue; $9B processed; 200k active users.

**Year 5 (2029):**
~$80M revenue; $16B processed; 350k active users.

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# ROADMAP

**Q1–Q2 2025**

**Contracts Audited;** core architecture live; initial bank/fintech partnerships.

**Q2–Q3 2025**

**Mobile beta (iOS/ Android);** compliance integrations; API suite; private sale.

**Q3–Q4 2025**

**Public Sale;** production launch; first enterprise onboarded; 20k user milestone.

**2026**

**Regional expansion across SEA;** DeFi integrations; analytics upgrades; 100k users milestone.

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# GOVERNANCE (DAO)

Protocol changes, treasury allocations, and incentive programs are communitydirected via onchain voting.

1. **Thresholds:** proposal creation threshold (e.g., 100k DTT) to deter spam; emergency proposals with higher quorum.

2. **Timelocks:** 24–72h execution windows to allow public review.

3. **Treasury:** multisig control with communityelected signers; periodic financial reporting.

4. **Quadratic voting (optional):** mitigate whale dominance while rewarding breadth of participation

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# SECURITY & COMPLIANCE

## SECURITY PROGRAM:

**Independent Audits Pprelaunch and for Eeach Mmajor Upgrade:** formal verification for critical contracts.

**Defenseindepth:** network hardening, WAF/DDoS mitigation, monitoring, and incident response runbooks.

**Operational Security:** leastprivilege IAM, code reviews, secret rotation, and disaster recovery drills.

## COMPLIANCE:

**KYC/AML Orchestration with Regional Providers:** sanctions screening; PEP checks.

**Jurisdictional Controls:** geofencing and rule sets aligned with SEA regulators.

**Evidence:** immutable audit logs, exportable reports, and regulatorready dashboards.

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# TEAM & ADVISORS

## Mr. Feroz Ansar

**CEO & Founder | DragonTech Token (DTT)**

formal verification for critical contracts.Serial Entrepreneur | Global Investor | Blockchain & AI Visionary | FinTech & Business Innovator

## Mr. Hariprakash Viswanathan

**MBA**

## Tharindu Madushan

**CFO**

Computer Hardware & Network (NVQ 4), ICT Technician (NVQ 4) ICDL

## Shehan Fernando

**CTO**

HND in Computer Science – IIAC CS50 – HarvardX, BSc(Hons) in Computer Science – UEL

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# TEAM & ADVISORS

## Natalie

**Administrative Assistant**

Bachelor of Business Administration – Ross School of Business

## James Valley

**Marketing Team**

7+ Years experience in Marketing, Bachelor of Arts (Honours) in Marketing Management with a specialism in Digital Marketing – APU

## W.M.S.C. Warnasuriya

**Advisor**

8 years of experience as a Marketing Executive, Bachelor of Arts

## S. Isthiak Ahamed Ali

**Advisor**

Master of Computer Applications, Mechanical Engineering

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# TEAM & ADVISORS

## Nirosh Wjerathne

**Advisor**

Bachelor of Arts (Hons) in Human Resource Management

## Amila Jayasingha

**Advisor**

Bachelor of Business Administration

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# LEGAL & DISCLAIMERS

This document is informational and not financial, legal, or tax advice. Token participation involves risk—including loss of principal. Eligibility, geoavailability, and purchasing limits may apply. Always consult independent advisors and comply with local regulations.

## APPENDIX A — ILLUSTRATIVE ECONOMIC TABLES

### Base Tier

**DTT Required:** 1,000+

**Base APY:** 12%

**Lock Period:** Flexible

**Bonus APY:** —

**Total APY:** 12%

### Silver Tier

**DTT Required:** 20,000

**Base APY:** 15%

**Lock Period:** 3 Months

**Bonus APY:** +2%

**Total APY:** 17%

### Gold Tier

**DTT Required:** 50,000

**Base APY:** 18%

**Lock Period:** 6 Months

**Bonus APY:** +2%

**Total APY:** 20%

### Platinum Tier

**DTT Required:** 100,000

**Base APY:** 20%

**Lock Period:** 6 Months

**Bonus APY:** +5%

**Total APY:** 25%

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# APPENDIX A — ILLUSTRATIVE ECONOMIC TABLES

## USER TIER

### Standard

**Monthly Volume:** Up to $100k

**Base Fee:** 0.50%

**DTT Holdings:** 0 DTT

**Discounted Fee:** 0.50%

### Silver

**Monthly Volume:** $100k-$500k

**Base Fee:** 0.40%

**DTT Holdings:** 20,000 DTT

**Discounted Fee:** 0.20%

### Gold

**Monthly Volume:** $500k-$1M

**Base Fee:** 0.30%

**DTT Holdings:** 50,000 DTT

**Discounted Fee:** 0.15%

### Platinum

**Monthly Volume:** $1M+

**Base Fee:** 0.20%

**DTT Holdings:** 100,000 DTT

**Discounted Fee:** 0.10%

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www.dragontechpresale.com